

INFORMATION SECURITY PROGRAM

I. Purpose

The purpose of this policy and associated procedures is to outline essential roles and responsibilities for Western Dakota Technical College's (WDTC's) Information Security Program and for creating and maintaining an environment that protects the security, confidentiality, and integrity of Customer Information.

II. General Statement of Policy

WDTC will safeguard Customer Information whether in paper, electronic, or other form through a comprehensive Information Security Program.

The Information Security Program will be written in one or more readily accessible parts and contain administrative, technical, and physical safeguards that are appropriate to WDTC based on WDTC's size and complexity, the nature and scope of WDTC's activities, and the sensitivity of Customer Information at issue. The Information Security Program will include the elements set forth in § 314.4 (<https://www.ecfr.gov/current/title-16/section-314.4>) and be reasonably designed to achieve the following objectives:

1. Ensure the security and confidentiality of Customer Information;
2. Protect against any anticipated threats or hazards to the security or integrity of such information; and
3. Protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any Customer.

This policy and associated procedures apply to all Customer Information created, collected, stored, accessed, used, shared, or destroyed by or on behalf of any department, program, operational support unit, employee, Service Provider, contractor, agent, Customer, or other person/entity in connection with WDTC operations.

III. Definitions

- A. "Consumer" means an individual who obtains or has obtained a Financial Product or Service from WDTC that is to be used primarily for personal, family, or household purposes, or that individual's legal representative.
- B. "Customer" means a Consumer who has a Customer Relationship with WDTC.
- C. "Customer Information" means any record containing Nonpublic Personal Information about a Customer of WDTC, whether in paper, electronic, or other form, that is handled or

maintained by or on behalf of WDTC or our affiliate.

- D. "Customer Relationship" means a continuing relationship between a Consumer and WDTC under which WDTC provides one or more Financial Products or Services to the Consumer that are to be used primarily for personal, family, or household purposes. For example, Consumers who submit a FAFSA to WDTC are in a Continuing Relationship with WDTC until all records containing Nonpublic Personal Information about the Consumer are destroyed per records retention policies and procedures.
- E. "Financial Product or Service" means any product or service that WDTC offers by engaging in financial activity under section 4(k) of the Bank Holding Company Act of 1956 (12 U.S.C. 1843(k)). Examples of Financial Products or Services through WDTC include federal financial aid, payment plans, and Build Dakota Scholarships. Scholarships that do not require repayment if certain conditions are not met are not considered a Financial Product or Service.
- F. "Information Security Program" means the administrative, technical, or physical safeguards WDTC uses to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle Customer Information.
- G. "Nonpublic Personal Information" means:
 - 1. Personally Identifiable Financial Information, and
 - 2. Any list, description, or other grouping of Consumers (and Publicly Available Information pertaining to them) that is derived using any Personally Identifiable Financial Information that is not publicly available. For example, a list of names and addresses derived by using Pell grant status.

Nonpublic Personal Information does not include:

- 1. Publicly Available Information, except as included on a list as described in G.2.
 - 2. Any list of individuals' names and addresses that contains only Publicly Available Information, is not derived, in whole or in part, using Personally Identifiable Financial Information that is not publicly available, and is not disclosed in a manner that indicates that any of the individuals on the list is a Consumer of WDTC.
- H. "Personally Identifiable Financial Information" means any information:
 - 1. A Consumer provides to WDTC to obtain a Financial Product or Service from WDTC;
 - 2. About a Consumer resulting from any transaction involving a Financial Product or Service between WDTC and the Consumer; or
 - 3. WDTC otherwise obtains about a Consumer in connection with providing a Financial Product or Service to the Consumer.

Examples include, but are not limited to,

1. Information a Consumer provides on an application for a loan or for federal financial aid such as name, address, birthdate, bank and credit card account numbers, income and credit histories, tax information, and social security numbers;
2. Account balance information, payment history, overdraft history, and credit or debit card purchase information tied to a Financial Product or Service through WDTC;
3. The fact that an individual is or has been one of WDTC's Customers;
4. Any information about WDTC's Consumer if it is disclosed in a manner that indicates that the individual is or has been WDTC's Consumer;
5. Any information that a Consumer provides to WDTC or that WDTC or WDTC's agent otherwise obtains in connection with collecting on, or servicing, a credit account;
6. Any information WDTC collects through an internet "cookie" in relation to a Financial product or Service through WDTC;

Personally Identifiable Financial Information does not include information that does not identify a Consumer, such as aggregate information or blind data that does not contain personal identifiers such as account numbers, names, or addresses.

- I. "Publicly Available Information" means any information that WDTC has a reasonable basis to believe is lawfully made available to the general public from Federal, State, or local government records; widely distributed media; or disclosures to the general public that are required to be made by Federal, State, or local law. WDTC must take steps to determine the information is of the type that is available to the general public and that the Consumer has not blocked the disclosure of such information.
- J. "Service Provider" means any person or entity that receives, maintains, processes, or otherwise is permitted access to Customer Information through its provision of services directly to WDTC.

IV. Dissemination of Policy and Training

- A. This policy shall appear on the WDTC website.
- B. Training will be provided by Director of Information Systems, Data Security Officers (DSOs), and Supervisors upon new employee hire and at least annually thereafter.

Legal References: 16 CFR Part 314 – Standards for Safeguarding Customer Information
<https://www.ecfr.gov/current/title-16/chapter-I/subchapter-C/part-314>

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